

Table I.A.2.a(2011) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	36.9%	11.9%	25.3%	83.7%	11.8%	64.3%
Industry group **						
Agric., fish., forest.	21.3%	17.0%	39.2%*	82.9%	16.3%	52.7%
Mining and manufacturing	28.4%	11.2%	33.7%	87.2%	10.0%	58.2%
Construction	16.7%	13.8%	30.6%	83.7%	13.7%	38.8%
Utilities and transp.	48.5%	14.6%	33.6%	88.9%	13.7%	73.6%
Wholesale trade	30.6%	8.4%	39.3%	86.8%	8.2%	61.8%
Fin. svcs. and real estate	51.5%	9.3%	24.1%	86.3%	9.2%	71.4%
Retail trade	54.0%	11.8%	27.5%	89.3%	12.1%	76.4%
Professional services	28.8%	10.3%	21.6%	81.1%	10.2%	56.5%
Other services	32.7%	15.1%	19.1%	72.4%	15.2%	53.8%
Ownership						
For profit, incorporated	39.8%	10.8%	27.8%	85.7%	10.7%	68.7%
For profit, unincorporated	29.8%	12.1%	22.1%	80.1%	12.0%	60.3%
Nonprofit	26.1%	18.7%	19.5%	59.8%	19.4%	33.3%
Age of firm						
Less than 5 years	11.2%	10.8%	19.0%	32.7%*	10.7%	17.0%
5-9 years	12.5%	10.8%	19.8%	49.0%	11.1%	20.8%
10-19 years	17.3%	11.3%	27.8%	62.3%	11.3%	38.6%
20 or more years	50.1%	13.0%	25.7%	85.4%	12.8%	69.2%
Multi/single status						
2 or more locations	64.7%	12.8%	26.2%	83.8%	12.4%	68.7%
1 location only	12.0%	11.8%	19.9%	41.9%	11.7%	15.9%
Percent full-time employees						
Less than 25%	37.1%	13.5%	20.8%	71.9%	13.4%	55.6%
25-49 %	43.2%	12.8%	12.4%	82.8%	13.2%	64.8%
50-74 %	40.1%	13.1%	21.5%	85.7%	13.4%	67.4%
75% or more	35.4%	11.5%	28.0%	84.6%	11.2%	64.3%
Union presence						
No union employees	28.8%	10.9%	24.3%	79.8%	10.8%	55.6%
Has union employees	77.5%	38.4%	32.8%	94.6%	38.8%	86.9%
Unknown	75.6%	12.3%	36.1%	85.3%	11.9%*	82.0%
Percent low wage employees						
50% or more low wage	43.1%	13.3%	18.5%	79.2%	13.2%	61.9%
Less than 50% low wage	34.5%	11.5%	28.7%	86.3%	11.4%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(2011) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.48%	1.37%	0.47%	0.54%	0.45%
Industry group **						
Agric., fish., forest.	3.16%	3.02%	13.10%*	9.46%	2.76%	10.02%
Mining and manufacturing	0.96%	1.25%	3.52%	1.44%	1.13%	1.54%
Construction	1.59%	1.41%	6.87%	6.18%	1.54%	4.63%
Utilities and transp.	1.92%	3.38%	6.12%	1.65%	3.44%	1.99%
Wholesale trade	1.72%	1.99%	3.72%	2.25%	2.09%	2.32%
Fin. svcs. and real estate	1.21%	1.61%	2.27%	1.34%	1.95%	1.15%
Retail trade	0.84%	1.13%	3.92%	0.42%	1.21%	0.58%
Professional services	0.85%	0.84%	1.62%	1.34%	0.92%	1.03%
Other services	1.18%	1.57%	3.57%	1.61%	1.75%	1.61%
Ownership						
For profit, incorporated	0.53%	0.62%	1.48%	0.37%	0.70%	0.44%
For profit, unincorporated	1.76%	1.17%	2.63%	2.23%	1.11%	2.47%
Nonprofit	1.42%	2.02%	2.39%	3.41%	2.15%	1.44%
Age of firm						
Less than 5 years	0.67%	0.68%	3.43%	14.95%*	0.70%	1.97%
5-9 years	1.25%	1.12%	4.54%	6.08%	1.13%	3.30%
10-19 years	1.06%	1.09%	2.34%	3.75%	1.02%	2.07%
20 or more years	0.57%	0.63%	1.50%	0.57%	0.74%	0.50%
Multi/single status						
2 or more locations	0.38%	0.78%	1.50%	0.45%	1.41%	0.41%
1 location only	0.52%	0.53%	2.25%	4.98%	0.55%	1.19%
Percent full-time employees						
Less than 25%	1.59%	2.06%	4.49%	1.01%	2.39%	1.25%
25-49 %	1.43%	1.45%	2.53%	1.28%	1.70%	2.22%
50-74 %	1.32%	1.61%	1.64%	0.97%	1.86%	1.07%
75% or more	0.66%	0.45%	1.34%	0.74%	0.55%	0.54%
Union presence						
No union employees	0.42%	0.49%	1.37%	0.65%	0.54%	0.72%
Has union employees	1.38%	3.02%	4.39%	0.93%	3.76%	1.59%
Unknown	0.96%	3.53%	4.47%	0.80%	4.07%*	0.92%
Percent low wage employees						
50% or more low wage	1.05%	0.91%	1.78%	0.96%	1.02%	0.62%
Less than 50% low wage	0.62%	0.48%	1.38%	0.66%	0.55%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.